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Application No.: 09/896,438

2
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Docket No.: 324212007700

AMENDMENTS TO THE CLAIMS

Claims 1-19 (Cancelled)

Claim 20 (currently amended): An information portal system comprising:
~~computer implemented logic, at a portal server, a means~~ for authenticating a user
attempting to log onto a[[the]] portal server;

web page ~~means~~logic, ~~at the portal server,~~ for presenting to the user a user-specific link
to an institution server, the user-specific link for enabling the user to authenticate itself with the
institution server based upon user-institution authentication data, the authentication of the user with
the institution server resulting in authorization of the portal system to receive user data from the
institution;

~~computer implemented logic, at the portal server,~~ means for initiating establishment of a
portal-institution interface for enabling the portal server to authenticate itself with the institution
server using portal authentication data, and to receive the user data if the authentication of the user
with the institution server was successful; and

~~computer implemented logic, at the portal server,~~ means for performing on the user data
an action selected from a first set of actions.

Claim 21 (previously presented): The information portal system of claim 20, wherein
the actions performable on the user data by the portal server are actions selected from a second set
of actions that is a subset of the first set of actions.

Claim 22 (previously presented): The information portal system of claim 21, wherein
the institution is a financial institution, the user data is financial transaction information, the first set
of actions includes conducting a financial transaction and the second set of actions includes
viewing user data but the second set of actions does not include conducting financial transactions.

Claim 23 (currently amended): The information portal system of claim 20, further
comprising the server of the institution, the server of the institution comprising a meanslogic for

sf-2179677

EXAMINER
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Application No.: 09/896,438

3

Docket No.: 324212007700

retaining a user portal ID from the user-specific link and associating the user portal ID with a user account at the institution to which the user data pertains.

Claim 24 (previously presented): The information portal system of claim 20, wherein the user-specific link is one of a plurality of user-specific links, each of the plurality of user-specific links operable to link the user with an institution at which the user maintains an account, and to provide the user an opportunity to authenticate with the respective linked institution and authorize delivery of user data at that institution to the portal.

Claim 25 (currently amended): The information portal ~~system~~ of claim 20, wherein the user-specific link presented to the user by the web page logic is further operable to enable the user to authorize the institution server to deliver, to the portal server, user data regarding a plurality of user accounts at the institution, the authorization for each account based on user-institution authentication data corresponding to that account.

Claim 26 (currently amended): A computer readable medium storing instructions for a method comprising ~~program product comprising program code provided on a computer-readable medium, the program code operable to:~~

~~accepting~~ accept a connection at an institution server, the connection initiated by a user following a link containing a user identification, the link associated with a portal;

~~enabling~~ enable the user to authenticate with the institution server using user-institution authentication data;

~~responding~~ respond to the authentication by associating the user identification with the portal associated with the link; and

~~servicing~~ service a request by the portal, after authenticating the portal using portal authentication data, by providing, to the portal, data of the user at the institution.

sf-2179677

Application No.: 09/896,438

4

Docket No.: 324212007700

Claim 27 (currently amended): The computer readable medium~~program~~ ~~product~~ of claim 26, wherein the user identification includes a user portal ID, and the institution retains the user portal ID for the association with the portal.

Claim 28 (currently amended): The computer readable medium~~program~~ ~~product~~ of claim 26, wherein the method further comprises~~program code is further operable to accepting~~ a plurality of connections at the institution server, the connections initiated by a plurality of different users following respective links containing respective user identifications, each link associated with the portal;

enabling~~enable~~ each user of the plurality to authenticate with the institution server using respective user-institution authentication data;

responding~~respond~~ to each authentication by associating respective user identifications with the portal associated with the respective links; and

servicing~~service~~ requests by the portal, after authenticating the portal using portal authentication data, by providing, to the portal, data of users of the plurality associated with the portal.

Claim 29 (currently amended): The computer readable medium~~program~~ ~~product~~ of claim 26, wherein the method~~program code is further operable to further comprises providing~~ provide the user an opportunity to indicate that the institution may provide, to the portal, information for each of a plurality of user accounts at the institution.

Claim 30 (currently amended): The computer readable medium~~program~~ ~~product~~ of claim 26, wherein the method further comprises~~revoking~~~~program code is further operable to revoke~~ authorization of the portal to receive the user data.

Claim 31 (previously presented): A computer program product comprising program code provided in a computer readable medium, the program code to:

sf-2179677

Application No.: 09/896,438

5

Docket No.: 324212007700

authenticate a user with a portal by determining whether user provided information matches stored user-portal authentication information;

provide the user a link to an institution server, the link containing user identification information, the link for providing the user an opportunity to indicate to the institution that the portal is authorized to obtain user data stored at the institution by providing user-institution authentication information to the institution server;

authenticate the portal with the institution using portal-institution authentication information;

obtain user data stored at the institution; and

perform on the user data an action selected from a first set of actions.

Claim 32 (previously presented) The computer program product of claim 31, wherein the program code to authenticate the portal with the institution initiates a trusted connection between a portal server and a server of the institution using the portal authentication data; and further comprising program code to provide for reception of the user data, over the trusted connection, through one or more of batch requests and user initiated requests.

Claim 33 (previously presented): The computer program product of claim 31, wherein the program code is further operable to authenticate a plurality of users with the portal by determining whether respective user-provided information matches respective stored user authentication information; and

provide each user a link to the institution server, the link provided to each user containing user identification information for that user, the link for providing that user an opportunity to indicate to the institution server that the portal may obtain user data stored at that institution.

sf-2179677

Application No.: 09/896,438

6

Docket No.: 324212007700

Claim 34 (previously presented): The computer program product of claim 31, wherein the program code is further operable to indicate to the institution that the user-portal identification is no longer valid.

Claim 35 (previously presented): The computer program product of claim 31, wherein the user identification includes a user portal ID, and the institution server retains the user portal ID for determining whether the portal is authorized to obtain the user data at that institution.

sf-2179677